

Concerning Courthouse Insurance

Local Agent Given a Hearing by the Executive Committee—
Eighty Per Cent. Clause Considered Preferable to Flat Rate.

At the request of the local fire insurance agents there was a special meeting of the executive committee on Friday evening in the City hall for the purpose of giving them a hearing on the courthouse insurance. There was an excellent report made to the committee by Alderman Beckley, who had been detailed to secure the facts in the matter, and it was shown that there is now a total insurance on the building of \$140,000 by the city. The building is jointly owned by the city, town and county, and valued at from \$75,000 to \$100,000.

The city's insurance is divided as follows: \$100,000 on the main building, \$40,000 on building and \$20,000 on contents; and \$40,000 on the annex, being \$24,000 on the building and \$16,000 on the contents. It is now insured at the flat rate of 50 per cent. clause, which all agreed is better. It was a great lesson in insurance for those not familiar with the applications of the insurance rules.

In addition to members of the council there were a dozen or more of the local agents in attendance, and all of them spoke in relation to the proposed change. It had been brought about through the desire of some of the younger insurance agents, who are taxpayers, to get some of the insurance on the building, and some of the insurance expires December 1.

How It Works.
It was explained by Nicholas Tarrant that if the building is completely destroyed, the total loss is paid if the property is worth the amount of insurance. If the property is insured up to 50 per cent. of the sound value, all the loss is paid, whether large or small. But if it is insured to the full 80 per cent. the insured becomes a co-insurer, and gets that portion of the loss which the sound value of his insurance bears to the 80 per cent. of the property owner in that case being obliged to stand part of the loss as a co-insurer.

Appreciated Committee's Action.
James L. Case expressed his appreciation of the action of the committee in allowing the agents to come before it, and declared it the fairest thing in the city government for a long time.

He said there were some young men in the business who didn't get into it in time to share in the insuring of the

building, and they thought they had the right to ask for some of it, and he said he was pleased to know that it was not likely to go outside. The sound value should be gotten, he said, by having builders place a sound value on it, and referred to experiences and information gained regarding that. The question of insuring for a five years term was brought up, but it was considered not as advantageous as the three year rate. Mr. Tarrant, Mr. Whittier and Mr. Royce thought the three year rate more advantageous.

It was explained that sound value means the cost of replacing the building, less the depreciation. The agents were unanimous in recommending the 80 per cent. clause instead of the flat rate, and H. F. Palmer spoke in favor of that.

In such insurance the records in the vault would not be insured, except as to the value of blank books. Money could not replace them, so they are not included. Maps might be included in the insured articles, stated Mr. Royce.

Will Submit Form.
It was decided by the committee to ask the rate committee of the local agents to prepare a form for the policy and submit it in a few days.

Alderman Beckley reported that there are 31 agents here, but seven of them have no insurance on the building. The building is rated at the very lowest except the fireproof buildings.

Should Have \$240,000 on Building.
It was thought by Mr. Tarrant that insurance of \$240,000 ought to be carried on the building, and others favored writing it in full.

Royal Holmes explained that the change could be made at once for a three years term, and cancel one-third at the end of the first year, and the second third at the end of the second year, and thus re-insure for one-third of the entire amount each year for the three year period.

Others who spoke on the matter were Isaac Jones, Eben Learned and members of the committee.

The committee reached no decision in regard to the matter at its subsequent session, but will leave it open to be decided next week, possibly after the council meeting, by which time the rate committee will have the form before them.

Read every line of this advertisement. It is all intensely interesting and important.

THIS STORE IS CHRISTMAS SHOPPING HEADQUARTERS. The spirit of Christmas is abroad in the land. Throughout the store the stocks of merchandise especially suitable for Christmas presents are given greatest prominence. As usual, our splendid showing of Toys and Dolls is located in basement. We invite you to visit the store on Saturday and see the Holiday showing.

Silks At Special Prices

24-inch Rough Pongee Silk, in raspberry, rose, garnet, black, old rose and natural color, 38c a yard, at.....

27-inch Jacquard Tussah Silk, figured, garnet, black and rose, value 38c a yard, at.....

25-inch Orkedda Silk for waists and linings, in pearl, cardinal, rose, myrtle and gray, value 38c a yard, at.....

27-inch Rough Pongee, all silk, in black, rose, lavender, old rose and natural color, value 38c a yard, at.....

22-inch All Silk Pongee, in a variety of color combinations, value 75c and \$1.00 a yard, at.....

19-inch Fancy Plaid Silk, in a variety of color combinations, value 75c and \$1.00 a yard, at.....

Yard-wide Black Taffeta Silk, splendid quality, value 75c and 85c, at.....

Greatly Reduced

Gray Suits, neat mixtures, 54 inches wide, value 38c a yard, at.....

42-inch Striped Poplin, in seven fashionable colors, value 59c a yard, at.....

42-inch Striped Serge, eight Fall colorings, value 75c a yard, at.....

54-inch Suits, basket weave, serge and checked Panama, value 75c a yard, at.....

50-inch Cheviot, in green and cardinal, value \$1.00 a yard, at.....

54-inch Pekin Stripe Serge, in navy and brown, value 75c a yard, at.....

24-inch Gray Mixed Suitings, in light and dark gray, value \$1.50 a yard, at.....

50-inch Broadcloth Suiting, in gray, old rose, tans and russet, value \$1.50 a yard, at.....

Very Special Offerings

2,500 yards of Outing Flannel, light, medium and dark, in checks, stripes and plaids, value 12 1/2c a yard, at.....

49c—18-inch Venise Lace All-over, white and cream, for yokes and waists, value \$1.00 and \$1.25 a yard, at.....

69c—18-inch Oriental Lace All-over, white, cream and ecru, for yokes and waists, value \$1.00 and \$1.25 a yard, at.....

69c—One lot of Drummer's Samples of Lace All-over, Bands and Trimmings, at 69c a piece.

29c—18-inch Hamburg Embroidered All-over, all small patterns, value 50c a yard.

29c—18-inch Muslin Embroidered All-over, all small patterns, value 50c a yard.

98c—32-inch Muslin Embroidered All-over, blind and eyelet effects, value \$1.50 and \$2.00 a yard.

At 5c—Women's Neckwear, including Silk Bows and Jabots, in all colors and Persian effects, value 25c.

22-inch Cotton Dress Goods, twelve very pretty combinations, suitable for children's dresses, value 25c a yard, at.....

Superfine Flannel, 36 inches wide, fifteen distinct designs, some with borders, for waists, dresses and kimono, value 10c a yard, at.....

50 pieces of 32-inch Zephyr Dress Gingham, in checks, stripes, plaids and plain colors, value 12 1/2c a yard, at.....

Where We Are Strong.
We may be dexterous in safeguarding human life, but no people on earth can equal the moral fervor with which we hunt for the responsible man after the event.—New York Evening Post.

China Not a Good Risk.
Just at present China is a mighty unprofitable place for fire insurance companies.—Pittsburgh Chronicle-Telegraph.

Another Sure Sign.
When people begin saying how young you look it is a sure sign you are growing old.—Aitchison Globe.

All Are Alike.
The late Professor James is no exception to the rule. "Message" from the spirit world are uniformly lacking in enthusiasm.—Kansas City Star.

Surprise for the Colonel.
Mr. Roosevelt will undoubtedly be both surprised and pleased to learn that he has been deceived.—St. Louis Post-Dispatch.

Hard to Forgive.
People usually find it exceedingly difficult to forgive those whom they have wronged.—Chicago Record-Herald.

They Need the Advertising.
Margaret Deland announces her belief that authors can't get wealthy. Then why don't they?—Chicago Record-Herald.

THE PORTEOUS & MITCHELL CO.

Trade Conditions That Mean Important Savings to Buyers of Dry Goods

Unseasonable weather finds us with surplus stocks in some lines of merchandise, and the near approach of Christmas makes it imperative that the space allotted some regular lines of goods should be contracted so as to allow for a greater showing of strictly holiday goods. To reduce this surplus stock we announce

A Seven-Day Sale, Beginning Today

To Continue To and Include Saturday, December 9th

BEAR IN MIND—

that this is not a general reduction sale, but a trade movement of staple and seasonal merchandise of which we have a surplus, and which under more seasonable conditions would have been sold before this time.

Read carefully this list of special offerings—then come TODAY, or during the week following, prepared to take advantage of the many special values which we are offering.

MEN'S WEAR Great Values in Suits, Overcoats and Furnishings

At \$12.75 Men's Winter Overcoats, in all the latest models and newest fabrics, with plain and convertible collars.

At \$16.50 Men's Winter Overcoats of Fancy Plaid back material, with "Presto" convertible and self collars.

At \$19.50 Men's Winter Overcoats of Plaid back material, with ulster-ette and raglan shoulders, "Presto" and convertible collars.

At \$25.25 Men's Fur Lined Overcoats, 15-ounce English Kersey shell, lined with natural muskrat fur, and with best quality beaver collar.

At \$79.50 Men's Fur Lined Overcoats, 15-ounce English Kersey shell, lined with whole natural muskrat pelts, and with best quality Persian lamb collar.

At \$1.69 Men's Corduroy Working Trousers, extra heavy weight and value \$2.

At \$14.50 Men's Winter Suits, of Cassimere, Worsted and Blue Serge, newest fabric and latest models, workmanship, quality and fit guaranteed.

Special Values in Men's Furnishings

At 11c—Men's Cotton and Wool Mixed Half Hose, value 15c.

At 16c—Men's Black Cashmere Half hose, second quality of 25c grade.

At 39c—Men's Leather Working Gloves, lined and unlined, value 50c.

At 39c—Men's Plain and Fancy Repp Four-in-Hand Ties, a big assortment, value 50c.

Boys' Wear

Boys' Coat Sweaters, in gray, cardinal and navy, value \$1.25, at.....

Boys' Coat Sweaters, in gray, brown, cardinal and navy, value \$2.00, at.....

Boys' Russian Blouse Suits, sizes 3 to 8 years, value \$1.50, at.....

Boys' Russian Blouse Suits, sizes 2 1/2 to 8 years, value \$2.39, at.....

Boys' Two-piece Suits, sizes 12 to 16 years, value \$2.38, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Boys' Winter Overcoats, sizes 3 to 9 years, value \$1.85, at.....

Boys' Winter Overcoats, sizes 9 to 16 years, value \$6.00, at.....

Boys' Winter Overcoats, sizes 9 to 15 years, value \$5.00, at.....

Boys' Winter Overcoats, sizes 10 to 18 years, value \$12.00, at.....

Boys' Two-piece Suits, sizes 8 to 16 years, value \$3.88, at.....

Women's Wear Suits, Coats and Fur Reduced

Women's Fur Coats, all 52 inches long, with Shawl Collars and broad-casted satin lining—reduced in price as follows:

At \$29.50—Black Pony Skin Coats, reduced from \$40.00.

At \$40.00—Black Pony Skin Coats, reduced from \$50.00.

At \$65.00—Black Pony Skin Coats, reduced from \$75.00.

At \$35.00—Black Pony Skin Coats, reduced from \$45.00.

At \$55.00—Black Pony Skin Coats, reduced from \$65.00.

At \$59.00—Near Seal Coats, reduced from \$75.00.

At \$65.00—Natural Pony Skin Coats, reduced from \$85.00.

At \$120.00—Near Seal, Opussum trimmed, from \$145.00.

At \$198.00—Persian Lamb Coats, reduced from \$245.00.

At \$225.00—Persian Lamb Coats, reduced from \$295.00.

At \$13.50 Women's Tailored Suits, of Serge and Cheviot, in black, navy and mixtures, including some extra size Suits—all at \$13.50, value up to \$22.50.

At \$10.50 An odd lot of Women's Winter Coats, including mixtures and some Reversible Coats—all at \$10.50 each, value \$15.00 to \$25.00.

At \$14.50 Women's and Misses' Winter Coats of black and navy Broad-cloth, Serge and Mixtures—at \$14.50, value up to \$20.00.

At \$25.00 Women's Black Plush Coats, with Persian braid on shawl collar and cuffs, regular \$30.00 Coats at \$25.00.

At \$4.75 Children's Winter Coats, sizes 6 to 14 years, of Charcoal and Chincheilla, in navy, brown and red, \$6.50 Coats at \$4.75.

At \$4.98 Misses' Navy Blue Serge Dresses, sizes 14 to 18 years, regular \$6.00 Dresses at \$4.98.

At \$10.00 Women's and Misses' Dresses of Navy and Black Messaline, sizes of Serge and Brilliantine, regular \$15.00 Dresses at \$10.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.

At \$1.50 An odd lot of Women's Silk Waists in plaids, stripes and plain colors—all at \$1.50 each, value \$2.50 to \$5.00.